

B1 (Official Form 1)(04/13)

|  |  |   |  |
|--|--|---|--|
| <b>United States Bankruptcy Court</b><br><b>Eastern District of North Carolina (NC Exemptions)</b>   |  | <b>Voluntary Petition</b>   |  |
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>Emerson, Arthur Raymond</b>   |  | Name of Joint Debtor (Spouse) (Last, First, Middle):<br><b>Emerson, Roswitha Buttner</b>  |  |
| All Other Names used by the Debtor in the last 8 years<br>(include married, maiden, and trade names):  |  | All Other Names used by the Joint Debtor in the last 8 years<br>(include married, maiden, and trade names):<br><b>AKA Roswitha V. Emerson; AKA Roswitha V. Tatum</b>  |  |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN<br>(if more than one, state all)<br><b>xxx-xx-2241</b>   |  | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN<br>(if more than one, state all)<br><b>xxx-xx-3856</b>  |  |
| Street Address of Debtor (No. and Street, City, and State):<br><b>2008 Graham Road</b><br><b>Fayetteville, NC</b><br><div style="text-align: right;">ZIP Code<br/><b>28304</b></div>   |  | Street Address of Joint Debtor (No. and Street, City, and State):<br><b>2008 Graham Road</b><br><b>Fayetteville, NC</b><br><div style="text-align: right;">ZIP Code<br/><b>28304</b></div>  |  |
| County of Residence or of the Principal Place of Business:<br><b>Cumberland</b>  |  | County of Residence or of the Principal Place of Business:<br><b>Cumberland</b>   |  |
| Mailing Address of Debtor (if different from street address):<br><div style="text-align: right;">ZIP Code</div>  |  | Mailing Address of Joint Debtor (if different from street address):<br><div style="text-align: right;">ZIP Code</div>   |  |
| Location of Principal Assets of Business Debtor<br>(if different from street address above):   |  |   |  |
| <b>Type of Debtor</b><br>(Form of Organization) (Check one box)<br><input checked="" type="checkbox"/> Individual (includes Joint Debtors)<br><i>See Exhibit D on page 2 of this form.</i><br><input type="checkbox"/> Corporation (includes LLC and LLP)<br><input type="checkbox"/> Partnership<br><input type="checkbox"/> Other (If debtor is not one of the above entities,<br>check this box and state type of entity below.)  |  | <b>Nature of Business</b><br>(Check one box)<br><input type="checkbox"/> Health Care Business<br><input type="checkbox"/> Single Asset Real Estate as defined<br>in 11 U.S.C. § 101 (51B)<br><input type="checkbox"/> Railroad<br><input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Clearing Bank<br><input type="checkbox"/> Other   |  |
| <b>Chapter 15 Debtors</b><br>Country of debtor's center of main interests:<br><br>Each country in which a foreign proceeding<br>by, regarding, or against debtor is pending:   |  | <b>Chapter of Bankruptcy Code Under Which<br/>the Petition is Filed</b> (Check one box)<br><input type="checkbox"/> Chapter 7<br><input type="checkbox"/> Chapter 9<br><input type="checkbox"/> Chapter 11<br><input type="checkbox"/> Chapter 12<br><input checked="" type="checkbox"/> Chapter 13<br><input type="checkbox"/> Chapter 15 Petition for Recognition<br>of a Foreign Main Proceeding<br><input type="checkbox"/> Chapter 15 Petition for Recognition<br>of a Foreign Nonmain Proceeding  |  |
| <b>Filing Fee</b> (Check one box)<br><input checked="" type="checkbox"/> Full Filing Fee attached<br><input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must<br>attach signed application for the court's consideration certifying that the<br>debtor is unable to pay fee except in installments. Rule 1006(b). See Official<br>Form 3A.<br><input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must<br>attach signed application for the court's consideration. See Official Form 3B. |  | <b>Chapter 11 Debtors</b><br>Check one box:<br><input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).<br><input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).<br>Check if:<br><input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates)<br>are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ).<br>Check all applicable boxes:<br><input type="checkbox"/> A plan is being filed with this petition.<br><input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors,<br>in accordance with 11 U.S.C. § 1126(b). |  |
| <b>Statistical/Administrative Information</b><br><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid,<br>there will be no funds available for distribution to unsecured creditors.  |  | THIS SPACE IS FOR COURT USE ONLY  |  |
| <b>Estimated Number of Creditors</b><br><input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000   |  |   |  |
| <b>Estimated Assets</b><br><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion                     |  |   |  |
| <b>Estimated Liabilities</b><br><input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion                |  |   |  |

B1 (Official Form 1)(04/13)

Page 2

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Emerson, Arthur Raymond  
Emerson, Roswitha Buttner****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ for John T. Orcutt****December 15, 2014**

Signature of Attorney for Debtor(s)

(Date)

**for John T. Orcutt #10212****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Emerson, Arthur Raymond  
Emerson, Roswitha Buttner****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Arthur Raymond Emerson**Signature of Debtor **Arthur Raymond Emerson****X /s/ Roswitha Buttner Emerson**Signature of Joint Debtor **Roswitha Buttner Emerson**

Telephone Number (If not represented by attorney)

**December 15, 2014**

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

**Signature of Attorney\*****X /s/ for John T. Orcutt**

Signature of Attorney for Debtor(s)

**for John T. Orcutt #10212**

Printed Name of Attorney for Debtor(s)

**The Law Offices of John T. Orcutt, PC**

Firm Name

**6616-203 Six Forks Road  
Raleigh, NC 27615**

Address

**Email: postlegal@johnorcutt.com****(919) 847-9750 Fax: (919) 847-3439**

Telephone Number

**December 15, 2014**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## POWER OF ATTORNEY

STATE OF North Carolina  
COUNTY OF Cumberland

I, Arthur Emerson, the undersigned, of Fayetteville (city),  
North Carolina (state), hereby appoint Rose Emerson (name)  
of Fayetteville NC (city), Caroline (state), my Attorney-In-Fact  
for me and in my name, place and stead to act on my behalf in any way which I myself could do if  
I were personally present with respect to the following matters:

BANKRUPTCY: To file and handle my bankruptcy on my behalf, and in that regard: (1) to appear  
on my behalf, as for example, at Court and at the First Meeting for creditors, and (2) to do all acts  
and to prepare and sign all documents necessary for the filing, handling and completion thereof,  
including without limitation: (a) Signing the Petition, Schedules, and other documents necessary to  
effect the filing, (b) Submission of an application for Court approval to use Interrogatories in place  
of a personal appearance at the First Meeting of Creditors, (c) Signing of the Interrogatories, (d)  
Signing of affidavits and any and all other documents necessary for or related to motions,  
applications, adversary proceedings, and other submissions to the Court or the Bankruptcy Trustee,  
and (e) To answer any questions on my behalf related to the bankruptcy case.

Dated: 12-02-14

Arthur Emerson (SEAL)  
(Signature)

AL DL  
23215257  
EXP 7/10

On this the 2nd day of December, 2014,

Arthur Emerson (name) personally appeared before me, the said person identified  
himself/herself by presenting photographic identification and proof of Social Security number, and  
who executed the foregoing instrument, acknowledged that he/she executed the same, and, being  
duly sworn by me, made oath that the statements in the foregoing instrument are true.



[Signature]  
Notary Public Signature

CERTIFICATION FOR ELECTRONIC FILING:

I, Angie Rhodes, an employee of the Law Offices of John T. Orcutt, P.C., hereby certify that our office has, in its possession, the original of this Power of Attorney, and that this is a true and accurate copy of the original Power of Attorney.

Angie Rhodes  
Signature



B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Eastern District of North Carolina (NC Exemptions)**

In re **Arthur Raymond Emerson**  
**Roswitha Buttner Emerson**

Debtor(s)

Case No.  
 Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
 CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Arthur Raymond Emerson

Arthur Raymond Emerson

Date: December 15, 2014

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Eastern District of North Carolina (NC Exemptions)**

In re **Arthur Raymond Emerson**  
**Roswitha Buttner Emerson**

Debtor(s)

Case No.  
 Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
 CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**



☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Roswitha Buttner Emerson

Roswitha Buttner Emerson

Date: December 15, 2014

B7 (Official Form 7) (04/13)

**United States Bankruptcy Court**  
**Eastern District of North Carolina (NC Exemptions)**

In re **Arthur Raymond Emerson**  
**Roswitha Buttner Emerson**

Debtor(s)

Case No.

Chapter

**13**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None



State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT             | SOURCE                       |
|--------------------|------------------------------|
| <b>\$50,000.00</b> | <b>Arthur Emerson</b>        |
|                    | <b>2014 Business Income</b>  |
| <b>\$50,200.00</b> | <b>2013 Business Income</b>  |
| <b>\$55,020.00</b> | <b>2012 Business Income</b>  |
| <b>\$0.00</b>      | <b>Roswitha Emerson</b>      |
|                    | <b>2014 N/A</b>              |
| <b>\$5,114.00</b>  | <b>2013 Employment/Wages</b> |
| <b>\$15,164.00</b> | <b>2012 Employment/Wages</b> |

B7 (Official Form 7) (04/13)

2**2. Income other than from employment or operation of business**

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|                    |   |
|--------------------|---|
| AMOUNT             | SOURCE  |
| <b>\$17,748.00</b> | <b>Arthur Emerson</b>   |
|                    | <b>2014 Military Retirement</b>                               |
| <b>\$17,748.00</b> | <b>2013 Military Retirement</b>                               |
| <b>\$17,748.00</b> | <b>2012 Military Retirement</b>                               |
| <b>\$19,362.00</b> | <b>Roswitha Emerson</b>                                       |
|                    | <b>2014 Social Security &amp; Rental Income</b>               |
| <b>\$22,915.00</b> | <b>2013 Social Security, Unemployment &amp; Rental Income</b> |
| <b>\$20,771.00</b> | <b>2012 Social Security &amp; Rental Income</b>               |

**3. Payments to creditors**

None

☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CREDITOR                                 | DATES OF<br>PAYMENTS | AMOUNT PAID   | AMOUNT STILL<br>OWING |
|---|----------------------|---------------|-----------------------|
| <b>Paid ordinary payments, in part,<br/>on bills and loans.</b> |                      | <b>\$0.00</b> | <b>\$0.00</b>         |

None

☒ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF<br>PAYMENTS/<br>TRANSFERS | AMOUNT<br>PAID OR<br>VALUE OF<br>TRANSFERS | AMOUNT STILL<br>OWING |
|------------------------------|------------------------------------|--|-----------------------|
|------------------------------|------------------------------------|--|-----------------------|

None

☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR AND<br>RELATIONSHIP TO DEBTOR | DATE OF PAYMENT | AMOUNT PAID | AMOUNT STILL<br>OWING |
|--|-----------------|-------------|-----------------------|
|--|-----------------|-------------|-----------------------|

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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**4. Suits and administrative proceedings, executions, garnishments and attachments**

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT<br>AND CASE NUMBER | NATURE OF<br>PROCEEDING | COURT OR AGENCY<br>AND LOCATION | STATUS OR<br>DISPOSITION |
|------------------------------------|-------------------------|---------------------------------|--------------------------|
|------------------------------------|-------------------------|---------------------------------|--------------------------|

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF PERSON FOR WHOSE<br>BENEFIT PROPERTY WAS SEIZED | DATE OF SEIZURE | DESCRIPTION AND VALUE OF<br>PROPERTY |
|---|-----------------|--------------------------------------|
|---|-----------------|--------------------------------------|

**5. Repossessions, foreclosures and returns**

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF<br>CREDITOR OR SELLER | DATE OF REPOSSESSION,<br>FORECLOSURE SALE,<br>TRANSFER OR RETURN | DESCRIPTION AND VALUE OF<br>PROPERTY |
|---|--|--------------------------------------|
|---|--|--------------------------------------|

**6. Assignments and receiverships**

- None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF ASSIGNEE | DATE OF<br>ASSIGNMENT | TERMS OF ASSIGNMENT OR SETTLEMENT |
|------------------------------|-----------------------|-----------------------------------|
|------------------------------|-----------------------|-----------------------------------|

- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CUSTODIAN | NAME AND LOCATION<br>OF COURT<br>CASE TITLE & NUMBER | DATE OF<br>ORDER | DESCRIPTION AND VALUE OF<br>PROPERTY |
|----------------------------------|--|------------------|--------------------------------------|
|----------------------------------|--|------------------|--------------------------------------|

**7. Gifts**

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF<br>PERSON OR ORGANIZATION | RELATIONSHIP TO<br>DEBTOR, IF ANY | DATE OF GIFT | DESCRIPTION AND<br>VALUE OF GIFT |
|---|-----------------------------------|--------------|----------------------------------|
|---|-----------------------------------|--------------|----------------------------------|

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**8. Losses**

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION AND VALUE<br>OF PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF<br>LOSS WAS COVERED IN WHOLE OR IN PART<br>BY INSURANCE, GIVE PARTICULARS | DATE OF LOSS |
|--------------------------------------|--|--------------|
|--------------------------------------|--|--------------|

**9. Payments related to debt counseling or bankruptcy**

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS<br>OF PAYEE | DATE OF PAYMENT,<br>NAME OF PAYER IF OTHER<br>THAN DEBTOR | AMOUNT OF MONEY<br>OR DESCRIPTION AND VALUE<br>OF PROPERTY |
|------------------------------|---|--|
|------------------------------|---|--|

**10. Other transfers**

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF TRANSFEREE,<br>RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY TRANSFERRED<br>AND VALUE RECEIVED |
|---|------|---|
|---|------|---|

- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

| NAME OF TRUST OR OTHER<br>DEVICE | DATE(S) OF<br>TRANSFER(S) | AMOUNT OF MONEY OR DESCRIPTION AND<br>VALUE OF PROPERTY OR DEBTOR'S INTEREST<br>IN PROPERTY |
|----------------------------------|---------------------------|---|
|----------------------------------|---------------------------|---|

**11. Closed financial accounts**

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR<br>DIGITS OF ACCOUNT NUMBER,<br>AND AMOUNT OF FINAL BALANCE | AMOUNT AND DATE OF SALE<br>OR CLOSING |
|---------------------------------|--|---------------------------------------|
|---------------------------------|--|---------------------------------------|

**12. Safe deposit boxes**

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF BANK<br>OR OTHER DEPOSITORY | NAMES AND ADDRESSES<br>OF THOSE WITH ACCESS<br>TO BOX OR DEPOSITORY | DESCRIPTION<br>OF CONTENTS | DATE OF TRANSFER OR<br>SURRENDER, IF ANY |
|---|---|----------------------------|--|
|---|---|----------------------------|--|

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**13. Setoffs**

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF SETOFF | AMOUNT OF SETOFF |
|------------------------------|----------------|------------------|
|------------------------------|----------------|------------------|

**14. Property held for another person**

- None ☐ List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS OF OWNER | DESCRIPTION AND VALUE OF PROPERTY | LOCATION OF PROPERTY |
|---------------------------|-----------------------------------|----------------------|
|---------------------------|-----------------------------------|----------------------|

**15. Prior address of debtor**

- None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

| ADDRESS | NAME USED | DATES OF OCCUPANCY |
|---------|-----------|--------------------|
|---------|-----------|--------------------|

**16. Spouses and Former Spouses**

- None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.



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NAME AND ADDRESS OF  
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

**18. Nature, location and name of business**

None



a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

| NAME           | LAST FOUR DIGITS OF<br>SOCIAL-SECURITY OR<br>OTHER INDIVIDUAL<br>TAXPAYER-I.D. NO.<br>(ITIN)/ COMPLETE EIN | ADDRESS                                    | NATURE OF BUSINESS                                 | BEGINNING AND<br>ENDING DATES |
|----------------|--|--|--|-------------------------------|
| Arthur Emerson | 2241   | 2008 Graham Road<br>Fayetteville, NC 28304 | Truck Driving<br>Sole-Proprietor/100%<br>Ownership | 2004 to Present               |

None



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

**Debtor only**

None



b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None



c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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NAME

ADDRESS

**Debtor only**

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS**21. Current Partners, Officers, Directors and Shareholders**

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP**22. Former partners, officers, directors and shareholders**

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23. Withdrawals from a partnership or distributions by a corporation**

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTORDATE AND PURPOSE  
OF WITHDRAWALAMOUNT OF MONEY  
OR DESCRIPTION AND  
VALUE OF PROPERTY

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**24. Tax Consolidation Group.**

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

---

**25. Pension Funds.**

None



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

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**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **December 15, 2014**

Signature **/s/ Arthur Raymond Emerson**  
**Arthur Raymond Emerson**  
Debtor

Date **December 15, 2014**

Signature **/s/ Roswitha Buttner Emerson**  
**Roswitha Buttner Emerson**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

| Description and Location of Property  | Nature of Debtor's Interest in Property | Husband, Wife, Joint, or Community | Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption | Amount of Secured Claim |
|---|---|------------------------------------|--|-------------------------|
| House & Land: 2008 Graham Road<br>Fayetteville, NC 28304                                      |   | J                                  | 214,800.00   | 214,000.00              |
| Rental House & Land: 6543 Sprucewood Road<br>Fayetteville, NC 28304<br>**Debtors to Surrender |   | W                                  | 105,700.00   | 119,899.00              |

**.IMPORTANT NOTICES:**

(1) Valuation Method (Sch. A & B): FMV unless otherwise noted.

(2) Creditor claims disclosed on Sch. D, E & F are estimates only, drawn largely from unverified information provided by the creditor, and shall not be considered an admission by the Debtor(s) of the amount owed, interest, late fees, etc. Nor is this listing of a creditor or representatives an admission by the Debtor(s) that such parties are actual owners of such claims.

Sub-Total > **320,500.00** (Total of this page)

Total > **320,500.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property           | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|--|------------------|--|---|---|
| 1. Cash on hand  |                  | <b>Cash on Hand</b>                            | <b>H</b>                                    | <b>60.00</b>  |
|  |                  | <b>Cash on Hand</b>                            | <b>W</b>                                    | <b>60.00</b>  |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |                  | <b>Lumbee Guaranty Bank (Checking Account)</b> | <b>J</b>                                    | <b>0.00</b>   |
|  |                  | <b>First South Bank (Checking Account)</b>     | <b>W</b>                                    | <b>0.00</b>   |
|  |                  | <b>First Citizens Bank (Checking Account)</b>  | <b>J</b>                                    | <b>0.00</b>   |
|  |                  | <b>Fidelity Bank (Checking Account)</b>        | <b>W</b>                                    | <b>0.00</b>   |
|  |                  | <b>Bank of America (Checking Account)</b>      | <b>J</b>                                    | <b>0.00</b>   |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  | <b>X</b>         |  |   |   |
| 4. Household goods and furnishings, including audio, video, and computer equipment.  |                  | <b>Household Goods</b>                         | <b>J</b>                                    | <b>2,800.00</b>   |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  |                  | <b>Paintings/Art</b>                           | <b>J</b>                                    | <b>150.00</b>   |
| 6. Wearing apparel.  |                  | <b>Clothing/Personal</b>                       | <b>J</b>                                    | <b>600.00</b>   |
| 7. Furs and jewelry.   |                  | <b>Jewelry</b>                                 | <b>J</b>                                    | <b>400.00</b>   |
| 8. Firearms and sports, photographic, and other hobby equipment.   |                  | <b>2009 Above Ground Pool</b>                  | <b>J</b>                                    | <b>500.00</b>   |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   | <b>X</b>         |  |   |   |
| Sub-Total ><br>(Total of this page)  |                  |  |   | <b>4,570.00</b>   |

3 continuation sheets attached to the Schedule of Personal Property



B6B (Official Form 6B) (12/07) - Cont.

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property                   | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|--|---|---|
| 10. Annuities. Itemize and name each issuer.  | <b>X</b>         |  |   |   |
| 11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).) | <b>X</b>         |  |   |   |
| 12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.   | <b>X</b>         |  |   |   |
| 13. Stock and interests in incorporated and unincorporated businesses. Itemize.   |                  | <b>Arthur Emerson (Sole-Proprietor/100% Ownership)</b> | <b>H</b>                                    | <b>0.00</b>   |
| 14. Interests in partnerships or joint ventures. Itemize.   | <b>X</b>         |  |   |   |
| 15. Government and corporate bonds and other negotiable and nonnegotiable instruments.  | <b>X</b>         |  |   |   |
| 16. Accounts receivable.  | <b>X</b>         |  |   |   |
| 17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.  | <b>X</b>         |  |   |   |
| 18. Other liquidated debts owed to debtor including tax refunds. Give particulars.  | <b>X</b>         |  |   |   |
| 19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.  | <b>X</b>         |  |   |   |
| 20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  | <b>X</b>         |  |   |   |

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

| Type of Property  | N<br>O<br>N<br>E | Description and Location of Property   | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|---|------------------|--|---|---|
| 21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.  | <b>X</b>         |  |   |   |
| 22. Patents, copyrights, and other intellectual property. Give particulars.   | <b>X</b>         |  |   |   |
| 23. Licenses, franchises, and other general intangibles. Give particulars.  | <b>X</b>         |  |   |   |
| 24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes. | <b>X</b>         |  |   |   |
| 25. Automobiles, trucks, trailers, and other vehicles and accessories.  |                  | <b>2011 Volkswagen Tiguan S (42,000 miles)<br/>Integon National Insurance-policy # 2002099751-02</b> | <b>J</b>                                    | <b>13,325.00</b>  |
|   |                  | <b>2012 Volkswagen Jetta SE (32,000 miles)<br/>Integon National Insurance-policy # 2002099751-02</b> | <b>J</b>                                    | <b>8,340.00</b>   |
|   |                  | <b>1995 Toyota Pickup (129,000 miles)<br/>Integon National Insurance-policy # 2002099751-02</b>      | <b>H</b>                                    | <b>1,420.00</b>   |
| 26. Boats, motors, and accessories.   | <b>X</b>         |  |   |   |
| 27. Aircraft and accessories.   | <b>X</b>         |  |   |   |
| 28. Office equipment, furnishings, and supplies.  | <b>X</b>         |  |   |   |
| 29. Machinery, fixtures, equipment, and supplies used in business.  | <b>X</b>         |  |   |   |
| 30. Inventory.  | <b>X</b>         |  |   |   |
| 31. Animals.  | <b>X</b>         |  |   |   |
| 32. Crops - growing or harvested. Give particulars.   | <b>X</b>         |  |   |   |

Sub-Total > **23,085.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| Type of Property   | N<br>O<br>N<br>E | Description and Location of Property  | Husband,<br>Wife,<br>Joint, or<br>Community | Current Value of<br>Debtor's Interest in Property,<br>without Deducting any<br>Secured Claim or Exemption |
|--|------------------|---|---|---|
| 33. Farming equipment and implements.                                | <b>X</b>         |   |   |   |
| 34. Farm supplies, chemicals, and feed.                              | <b>X</b>         |   |   |   |
| 35. Other personal property of any kind not already listed. Itemize. |                  | <b>Possible Consumer Rights Claim(s).<br/>Subject to approval of settlement/award by<br/>Bankruptcy Court.<br/>Unless otherwise specified, no specific claims are<br/>known at present.</b> | <b>J</b>                                    | <b>0.00</b>   |

Sub-Total > **0.00**  
(Total of this page)  
Total > **27,655.00**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF NORTH CAROLINA  
FAYETTEVILLE DIVISION**

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In Re:

**Arthur Raymond Emerson and Roswitha  
Buttner Emerson**

Case No. \_\_\_\_\_  
Chapter 13

Social Security Nos.: xxx-xx-2241 & xxx-xx-3856

Address: 2008 Graham Road, Fayetteville, NC 28304

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Debtors.

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**BUSINESS INCOME & EXPENSES  
(Addendum to Schedule J)**

**Debtor:** Arthur Raymond Emerson and/or Roswitha Buttner Emerson  
**Doing Business As:** Arthur Emerson  
**Date:** 12/15/14

|   |                                   |                   |
|---|-----------------------------------|-------------------|
| <b>Gross Average Monthly Business Income:</b>         |                                   | <b>\$4,000.00</b> |
| <b>List Of Projected Business Expenses</b>            | <b>Average<br/>Monthly Amount</b> |                   |
| Over the Road Food/Meals                              | \$1,293.00                        |                   |
| Phone   | \$50.00                           |                   |
| <b>Minus Total Average Monthly Business Expenses:</b> |                                   | <b>\$1,343.00</b> |
| <b>Net Monthly Income From Business:</b>              |                                   | <b>\$2,657.00</b> |

edocs.wpt (rev. 12/1/14)

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF NORTH CAROLINA  
FAYETTEVILLE DIVISION**

In Re:

**Arthur Raymond Emerson and Roswitha  
Buttner Emerson**

Case No. \_\_\_\_\_  
Chapter 13

Social Security Nos.: xxx-xx-2241 &amp; xxx-xx-3856

(Revised 8/7/13)

Address: 2008 Graham Road, Fayetteville, NC 28304

Debtors.

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

We, the undersigned Debtors, claim the following property as exempt pursuant to 11 U.S.C. § 522 and the laws of the State of North Carolina, and non-bankruptcy Federal Law.

**1 RESIDENCE: REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT.**

Each debtor can retain an aggregate interest in such property, **not to exceed \$35,000** in net value. (N.C.G.S. § 1C-1601(a)(1) (NC Const. Article X, Section 2)(See\* below)

| Description of Property & Address                           | Market Value | Owner (H), (W), (J) | Mortgage Holder or Lien Holder | Amount of Mortgage or Lien              | Net Value |
|---|--------------|---------------------|--------------------------------|---|-----------|
| House & Land:<br>2008 Graham Road<br>Fayetteville, NC 28304 | \$214,800.00 | J                   | Cenlar<br>Cumberland Co Tax    | \$214,000.00<br>+\$0.00<br>\$214,000.00 | \$800.00  |

|                                 |             |
|---------------------------------|-------------|
| <b>TOTAL NET VALUE:</b>         | \$800.00    |
| <b>VALUE CLAIMED AS EXEMPT:</b> | \$60,000.00 |

**NOTICE TO STAFF** (Not part of the official form)(Eastern District cases only): To properly advise clients against the possibility that the Trustee contemplate a sale of the property, taking into account the protection afforded by 11 U.S.C. 522(k) and Scott v. U.S. Trustee, 133 F.3d 917 (4th Cir.)(1997), the minimum amount of exemptions which must be available and claimed in order to protect the property from sale is \$\_\_\_\_\_ (per our Estimate of Exemptions Needed to Protect Real Property form). As long as our clients have available and claim at least said minimum amount, the property should be safe from sale, as a practical matter, even though the "total net value" listed on this form appears to exceed the "value claimed as exempt".

**RESIDENCE: REAL OR PERSONAL PROPERTY USED AS A RESIDENCE OR BURIAL PLOT.** Exception to \$18,500 limit: An unmarried debtor who is 65 years of age or older is entitled to retain an aggregate interest in property **not to exceed \$60,000** in net value, so long as: (1) the property was previously owned by the debtor as a tenant by the entirety or as a joint tenant with rights of survivorship and (2) the former co-owner of the property is deceased, in which case the debtor must specify his/her age and the name of the former co-owner (if a child use initials only) of the property below. (N.C.G.S. § 1C-1601(a)(1) (NC Const. Article X, Section 2)(See \* below)

| Description of Property & Address | Market Value | Owner (H),(W),(J) | Mortgage Holder or Lien Holder | Amount of Mortgage or Lien | Net Value |
|-----------------------------------|--------------|-------------------|--------------------------------|----------------------------|-----------|
| N/A                               |              | Widow(er)         |                                |                            | N/A       |

|                          |
|--------------------------|
| Debtor's Age:            |
| Name of former co-owner: |

|                                 |     |
|---------------------------------|-----|
| <b>TOTAL NET VALUE:</b>         | N/A |
| <b>VALUE CLAIMED AS EXEMPT:</b> | N/A |

\* Note to all interested parties: Notwithstanding the above, in the event that: (1) this concerns a Chapter 13 case filed within 12 months after the dismissal of a prior bankruptcy case, and (2) a creditor has, prior to the filing of this case, taken an "action" as that term is defined in In re: Paschal, 337 B.R. 27 (2006), the debtor(s) do not claim the property as exempt, in which case the above information is provided for the sole purpose of determining compliance as required by 11 U.S.C. 1325(a)(4).

2. **MOTOR VEHICLE:** Each debtor can claim an exemption in one vehicle, not to exceed \$3,500.00 in net value. (N.C.G.S. § 1C-1601(a)(3))

| Year, Make, Model, Style of Motor Vehicle | Market Value | Owner (H),(W),(J) | Lien Holder       | Amount of Lien | Net Value  |
|---|--------------|-------------------|-------------------|----------------|------------|
| 1995 Toyota Pickup                        | \$1,420.00   | H                 | N/A               | N/A            | \$1,420.00 |
| 2012 Volkswagen Jetta SE                  | \$8,340.00   | J                 | Volkswagen Credit | \$9,050.00     | \$0.00     |

|                                 |            |
|---------------------------------|------------|
| <b>TOTAL NET VALUE:</b>         | \$1,420.00 |
| <b>VALUE CLAIMED AS EXEMPT:</b> | \$7,000.00 |



3. **PERSONAL AND HOUSEHOLD GOODS:** Each debtor can retain a total aggregate interest, not to exceed \$5,000.00 in net value, plus \$1000.00 in net value for each dependent of the debtor (not to exceed \$4,000 total for dependents.) (N.C.G.S. § 1C-1601(a)(4) & NC Const., Article X, Section 1)

The number of dependents for exemption purposes is: 1

| Description of Property  | Market Value | Owner<br>(H),(W),(J) | Lien Holder | Amount of Lien | Net Value |
|--------------------------|--------------|----------------------|-------------|----------------|-----------|
| Clothing & Personal      |              |                      |             |                | \$600.00  |
| Kitchen Appliances       |              |                      |             |                | \$0.00    |
| Stove                    |              |                      |             |                | \$50.00   |
| Refrigerator             |              |                      |             |                | \$200.00  |
| Freezer                  |              |                      |             |                | \$0.00    |
| Washing Machine          |              |                      |             |                | \$150.00  |
| Dryer                    |              |                      |             |                | \$100.00  |
| China                    |              |                      |             |                | \$50.00   |
| Silver                   |              |                      |             |                | \$0.00    |
| Jewelry                  |              |                      |             |                | \$400.00  |
| Living Room Furniture    |              |                      |             |                | \$200.00  |
| Den Furniture            |              |                      |             |                | \$0.00    |
| Bedroom Furniture        |              |                      |             |                | \$500.00  |
| Dining Room Furniture    |              |                      |             |                | \$150.00  |
| Lawn Furniture           |              |                      |             |                | \$50.00   |
| Television               |              |                      |             |                | \$500.00  |
| ( ) Stereo ( ) Radio     |              |                      |             |                | \$150.00  |
| ( ) VCR ( ) Video Camera |              |                      |             |                | \$0.00    |
| Musical Instruments      |              |                      |             |                | \$0.00    |
| ( ) Piano ( ) Organ      |              |                      |             |                | \$0.00    |
| Air Conditioner          |              |                      |             |                | \$0.00    |
| Paintings or Art         |              |                      |             |                | \$150.00  |
| Lawn Mower               |              |                      |             |                | \$500.00  |
| Yard Tools               |              |                      |             |                | \$0.00    |
| Crops                    |              |                      |             |                | \$0.00    |
| Recreational Equipment   |              |                      |             |                | \$0.00    |
| Computer Equipment       |              |                      |             |                | \$200.00  |
| Pets & Other Animals     |              |                      |             |                | \$0.00    |

|                                 |             |
|---------------------------------|-------------|
| <b>TOTAL NET VALUE:</b>         | \$3,950.00  |
| <b>VALUE CLAIMED AS EXEMPT:</b> | \$12,000.00 |

4. **TOOLS OF TRADE:** (Each debtor can retain an aggregate interest, not to exceed \$2,000.00 in net value.) (N.C.G.S. § 1C-1601(a)(5))

| Description | Market Value | Owner<br>(H),(W),(J) | Lien Holder | Amount of Lien | Net Value |
|-------------|--------------|----------------------|-------------|----------------|-----------|
| N/A         |              |                      |             |                | N/A       |

|                                 |     |
|---------------------------------|-----|
| <b>TOTAL NET VALUE:</b>         | N/A |
| <b>VALUE CLAIMED AS EXEMPT:</b> | N/A |

5. **LIFE INSURANCE:** There is no limit on amount or number of policies. (N.C.G.S. § 1C-1601(a)(6) & NC Const., Article X, Sect. 5)

| Description & Company | Insured | Last 4 Digits<br>of Policy Number | Beneficiary<br>(If child, use initials only) |
|-----------------------|---------|-----------------------------------|--|
| N/A                   |         |                                   |  |

6. **PROFESSIONALLY PRESCRIBED HEALTH AIDS:** Debtor or Debtor's Dependents. (No limit on value.) (N.C.G.S. § 1C-1601(a)(7))

|             |
|-------------|
| Description |
| N/A         |

7. **COMPENSATION FOR PERSONAL INJURY, INCLUDING COMPENSATION FROM PRIVATE DISABILITY POLICIES OR ANNUITIES, OR COMPENSATION FOR THE DEATH OF A PERSON UPON WHOM THE DEBTOR WAS DEPENDENT FOR SUPPORT.** There is no limit on this exemption. All such amounts are claimed as exempt. (The compensation is not exempt from related legal, health or funeral expenses.) (N.C.G.S. § 1C-1601(a)(8))

| Description   | Source of Compensation | Last 4 Digits of<br>Any Account Number |
|---|------------------------|--|
| Possible Consumer Rights Claim(s)<br>(Unless specified, no specific claims<br>are known at present) |                        |  |

The Debtors claim an exemption in any possible consumer rights claim only to the extent that the settlement/award is found by the Bankruptcy Court, upon the filing of a Motion for Approval of Settlement/Award and for Allowance of Exemptions and an Amendment to this Schedule C, to be in the nature of a personal injury claim, if allowed as exempt under applicable law, or to the extent that it is found to be other than a personal injury claim only to the extent of the dollar amount available to the Debtors under another exemption, such as the wildcard exemption, under applicable exemptions law. The time within which the trustee may object to the claiming of any exemption in this asset, shall be deemed tolled until such time as the Motion and Amendment are filed and served upon the trustee.

8. **WILDCARD EXEMPTION:** Each debtor can retain a total aggregate interest in any other property, not to exceed a net value of \$5,000.00, or the unused portion of the debtor's residence exemption , whichever is less. (N.C.G.S. § 1C-1601(a)(2))

| Description of the Property  | Market Value | Owner (H),(W),(J) | Lien Holder          | Amount of Lien | Net Value  |
|--|--------------|-------------------|----------------------|----------------|------------|
| Any property owned by the debtor(s), not otherwise claimed as exempt (see * below) |              |                   |                      |                | \$9,880.00 |
| Cash on Hand   | \$60.00      | H                 | N/A                  | N/A            | \$60.00    |
| Cash on Hand   | \$60.00      | W                 | N/A                  | N/A            | \$60.00    |
| Lumbee Guaranty Bank (Checking Account)  | \$0.00       | J                 | N/A                  | N/A            | \$0.00     |
| First South Bank (Checking Account)  | \$0.00       | W                 | N/A                  | N/A            | \$0.00     |
| First Citizens Bank (Checking Account)   | \$0.00       | J                 | N/A                  | N/A            | \$0.00     |
| Fidelity Bank (Checking Account)   | \$0.00       | W                 | N/A                  | N/A            | \$0.00     |
| Bank of America (Checking Account)   | \$0.00       | J                 | N/A                  | N/A            | \$0.00     |
| 2009 Above Ground Pool   | \$500.00     | J                 | Springleaf Financial | \$12,942.00    | \$0.00     |
| Arthur Emerson (Sole-Proprietor/100% Ownership)                                    | \$0.00       | H                 | N/A                  | N/A            | \$0.00     |
| 2011 Volkswagen Tiguan S   | \$13,325.00  | J                 | Volkswagen Credit    | \$14,294.00    | \$0.00     |

|                                 |                    |
|---------------------------------|--------------------|
| <b>TOTAL NET VALUE:</b>         | <b>\$10,000.00</b> |
| <b>VALUE CLAIMED AS EXEMPT:</b> | <b>\$10,000.00</b> |

- \* including therewith any and all amounts on deposit, if any, as of the date of filing, in bank or investment accounts, above and beyond those amounts specifically referenced and exempted in this exemption, but only to the extent of and not exceeding the residual value available pursuant to this exemption.
9. **INDIVIDUAL RETIREMENT PLANS & RETIREMENT FUNDS:** All the value is claimed as exempt in such plans and funds, as defined in the Internal Revenue Code, and any plan treated in the same manner as an individual retirement plan, including individual retirement accounts and Roth retirement accounts as described in Sections 408(a) and 408A of the Internal Revenue Code, individual retirement annuities as described in Section 408(b) of the Internal Revenue Code, accounts established as part of a trust described in Section 408(c) of the Internal Revenue Code, and funds in an account exempt from taxation under Sections 401, 403, 408, 408A, 414, 457, or 510(a) of the Internal Revenue Code. For purposes of this subdivision, "Internal Revenue Code" means Code as defined in G.S. 105-228.90.(N.C.G.S. § 1C-1601(a)(9) and 11 U.S.C. 522) (There is no limit on amount of this exemption. All such funds are claimed as exempt.)

10. **FUNDS IN A COLLEGE SAVINGS PLAN**, as qualified under Section 529 of the Internal Revenue Code, and that are not otherwise excluded from the estate pursuant to 11 U.S.C. Sections 541(b)(5)-(6), and (e), not to exceed a cumulative limit of \$25,000. If funds were placed in a college savings plan within the 12 months prior to filing, such contributions must have been made in the ordinary course of the debtor's financial affairs and must have been consistent with the debtor's past pattern of contributions. The exemption applies to funds for a child of the debtor that will actually be used for the child's college or university expenses. (N.C.G.S. § 1C-1601(a)(10))

| College Savings Plan | Last 4 Digits of Account Number | Initials of Child Beneficiary | Value |
|----------------------|---------------------------------|-------------------------------|-------|
| N/A                  |                                 |                               | N/A   |

|                                 |            |
|---------------------------------|------------|
| <b>VALUE CLAIMED AS EXEMPT:</b> | <b>N/A</b> |
|---------------------------------|------------|

11. **RETIREMENT BENEFITS UNDER THE RETIREMENT PLANS OF OTHER STATES AND GOVERNMENT UNITS OF OTHER STATES** (The debtor's interest is exempt only to the extent that these benefits are exempt under the law of the State or governmental unit under which the benefit plan is established.) (N.C.G.S. § 1C-1601(a)(11))

| Name of Retirement Plan | State or Governmental Unit | Last 4 Digits of Identifying Number | Value |
|-------------------------|----------------------------|-------------------------------------|-------|
| N/A                     |                            |                                     | N/A   |

|                                 |            |
|---------------------------------|------------|
| <b>VALUE CLAIMED AS EXEMPT:</b> | <b>N/A</b> |
|---------------------------------|------------|

12. **ALIMONY, SUPPORT, SEPARATE MAINTENANCE, AND CHILD SUPPORT PAYMENTS OR FUNDS THAT HAVE BEEN RECEIVED OR TO WHICH THE DEBTOR IS ENTITLED** (The debtor's interest is exempt to the extent the payments or funds are reasonably necessary for the support of the debtor or any dependent of the debtor.) (N.C.G.S. § 1C-1601(a)(12))

| Type of Support | Location of Funds | Amount |
|-----------------|-------------------|--------|
| N/A             |                   | N/A    |

|                                 |            |
|---------------------------------|------------|
| <b>VALUE CLAIMED AS EXEMPT:</b> | <b>N/A</b> |
|---------------------------------|------------|

13. **TENANCY BY THE ENTIRETY: All the net value** in the following property is claimed as exempt pursuant to 11 U.S.C. § 522(b)(2)(B) and the law of the State of North Carolina pertaining to property held as tenants by the entirety. (No limit on amount or number of items.)(See \* above in this document)

| Description of Property & Address |
|-----------------------------------|
| 1. N/A                            |
| 2.                                |

**14. NORTH CAROLINA PENSION FUND EXEMPTIONS:**

|   | Amount |
|---|--------|
| a. North Carolina Local Government Employees Retirement Benefits N.C.G.S. § 128-31  |        |
| b. North Carolina Teachers and State Employee Retirement Benefits N.C.G.S. § 135-9  |        |
| c. Fireman's Relief Fund pensions N.C.G.S. § 58-86-90   |        |
| d. Fraternal Benefit Society benefits N.C.G.S. § 58-24-85   |        |
| e. Benefits under the Supplemental Retirement Income Plan for teachers and state employees are exempt from levy, sale, and garnishment N.C.G.S. § 135-95          |        |
| f. Benefits under the Supplemental Retirement Income Plan for state law enforcement officers are exempt from levy, sale, and garnishment N.C.G.S. § 143-166.30(g) |        |

**VALUE CLAIMED AS EXEMPT:****N/A****15. OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:**

|   | Amount              |
|---|---------------------|
| a. Aid to the Aged, Disabled and Families with Dependent Children N.C.G.S. § 108A-36  |                     |
| b. Aid to the Blind N.C.G.S. § 111-18   |                     |
| c. Yearly Allowance of Surviving Spouse N.C.G.S. § 30-15  |                     |
| d. Workers Compensation benefits N.C.G.S. § 97-21   |                     |
| e. Unemployment benefits, so long as not commingled and except for debts for necessities purchased while unemployed N.C.G.S. § 96-17  |                     |
| f. Group insurance proceeds N.C.G.S. § 58-58-165  |                     |
| g. Partnership property, except on a claim against the partnership N.C.G.S. § 59-55   |                     |
| h. <b>Wages of debtor necessary for the support of family N.C.G.S. § 1-362</b><br><br>** Any and all amounts on deposit in checking, savings or other accounts on the date of filing, if any, above and beyond amounts claimed under the wildcard exemption, that qualify pursuant to the requirements of this exemption. | See **<br>(to left) |
| i. Benefits under the Separate Insurance Benefits Plan for state and local law enforcement officers are exempt from levy, sale, and garnishment N.C.G.S. § 143-166.60(h)  |                     |
| j. Vested benefits under the North Carolina Public Employee Deferred Compensation Plan are exempt from levy, sale, and garnishment N.C.G.S. § 147-9.4   |                     |

**VALUE CLAIMED AS EXEMPT:****N/A**

**16. FEDERAL PENSION FUND EXEMPTIONS:**

|   | Amount |
|---|--------|
| a. Foreign Service Retirement and Disability Payments 22 U.S.C. § 4060              |        |
| b. Civil Service Retirement Benefits 5 U.S.C. § 8346                                |        |
| c. Railroad Retirement Act annuities and pensions 45 U.S.C. § 231m                  |        |
| d. Veteran benefits 38 U.S.C. § 5301  |        |
| e. Special pension paid to winners of Congressional Medal of Honor 38 U.S.C. § 1562 |        |
| f. Annuities payable for service in the General Accounting Office 31 U.S.C. § 776   |        |

|                                 |     |
|---------------------------------|-----|
| <b>VALUE CLAIMED AS EXEMPT:</b> | N/A |
|---------------------------------|-----|

**17. OTHER EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:**

|   | Amount |
|---|--------|
| a. Social Security Benefits 42 U.S.C. § 407   |        |
| b. Injury or death compensation payments from war risk hazards 42 U.S.C. § 1717                           |        |
| c. Wages owing a master or seaman, except for support of a spouse and/or minor children 46 U.S.C. § 11109 |        |
| d. Longshoremen and Harbor Workers Compensation Act death and disability benefits 33 U.S.C. § 916         |        |
| e. Crop insurance proceeds 7 U.S.C. § 1509  |        |
| f. Public safety officers' death benefits 42 U.S.C. § 3796. See subsection (g).                           |        |
| g. Railroad unemployment insurance 45 U.S.C. § 352. See subsection (e).                                   |        |

|                                 |     |
|---------------------------------|-----|
| <b>VALUE CLAIMED AS EXEMPT:</b> | N/A |
|---------------------------------|-----|

**UNSWORN DECLARATION UNDER PENALTY OF PERJURY**

We, the undersigned Debtors, declare under penalty of perjury that we have read the foregoing Schedule C - Property Claimed as Exempt, consisting of 14 paragraphs on consecutive pages, and that they are true and correct to the best of our knowledge, information and belief.

Dated: 12/15/14

s/ Arthur Raymond Emerson

Arthur Raymond Emerson

s/ Roswitha Buttner Emerson

Roswitha Buttner Emerson



B6D (Official Form 6D) (12/07)

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D<br>W<br>I<br>F<br>E<br>J<br>O<br>I<br>N<br>T<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | D<br>A<br>T<br>E<br>C<br>L<br>A<br>I<br>M<br>W<br>A<br>S<br>I<br>N<br>C<br>U<br>R<br>R<br>E<br>D,<br>N<br>A<br>T<br>U<br>R<br>E<br>O<br>F<br>L<br>I<br>E<br>N,<br>A<br>N<br>D<br>D<br>E<br>S<br>C<br>R<br>I<br>P<br>T<br>I<br>O<br>N<br>A<br>N<br>D<br>V<br>A<br>L<br>U<br>E<br>O<br>F<br>P<br>R<br>O<br>P<br>E<br>R<br>T<br>Y<br>S<br>U<br>B<br>J<br>E<br>C<br>T<br>T<br>O<br>L<br>I<br>E<br>N | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | A<br>M<br>O<br>U<br>N<br>T<br>O<br>F<br>C<br>L<br>A<br>I<br>M<br>W<br>I<br>T<br>H<br>O<br>U<br>T<br>D<br>E<br>D<br>U<br>C<br>T<br>I<br>N<br>G<br>V<br>A<br>L<br>U<br>E<br>O<br>F<br>C<br>O<br>L<br>L<br>A<br>T<br>E<br>R<br>A<br>L | U<br>N<br>S<br>E<br>C<br>U<br>R<br>E<br>D<br>P<br>O<br>R<br>T<br>I<br>O<br>N,<br>I<br>F<br>A<br>N<br>Y |
|--|--------------------------------------|---|---|--|--|--------------------------------------|--|--|
|  |                                      |   |   |  |  |                                      |  |  |
| Account No. <b>7893</b>  |                                      |   | <b>2007</b>   |  |  |                                      |  |  |
| <b>Creditor #: 1</b><br><b>Bank of America Home Loans</b><br><b>Attn: Managing Agent</b><br><b>Post Office Box 5170</b><br><b>Simi Valley, CA 93062-5170</b> |                                      | <b>J</b>  | <b>1st Deed of Trust</b><br><b>Rental House &amp; Land: 6543 Sprucewood Road</b><br><b>Fayetteville, NC 28304</b><br><b>**Debtors to Surrender</b>  |  |  |                                      | <b>95,356.00</b>   | <b>0.00</b>  |
| Value \$   |                                      |   | <b>105,700.00</b>   |  |  |                                      |  |  |
| Account No.  |                                      |   |   |  |  |                                      |  |  |
| <b>Bank of America Home Loans</b><br><b>Attn: Managing Agent</b><br><b>Post Office Box 15222</b><br><b>Wilmington, DE 19886-5222</b>                         |                                      |   | <b>Representing:</b><br><b>Bank of America Home Loans</b>   |  |  |                                      | <b>Notice Only</b>   |  |
| Value \$   |                                      |   |   |  |  |                                      |  |  |
| Account No.  |                                      |   | <b>2007</b>   |  |  |                                      |  |  |
| <b>Creditor #: 2</b><br><b>Bank of America Home Loans</b><br><b>Attn: Managing Agent</b><br><b>Post Office Box 5170</b><br><b>Simi Valley, CA 93062-5170</b> |                                      | <b>J</b>  | <b>2nd Deed of Trust</b><br><b>Rental House &amp; Land: 6543 Sprucewood Road</b><br><b>Fayetteville, NC 28304</b><br><b>**Debtors to Surrender</b>  |  |  |                                      | <b>24,543.00</b>   | <b>14,199.00</b>   |
| Value \$   |                                      |   | <b>105,700.00</b>   |  |  |                                      |  |  |
| Account No.  |                                      |   |   |  |  |                                      |  |  |
| <b>Bank of America Home Loans</b><br><b>Attn: Managing Agent</b><br><b>Post Office Box 15222</b><br><b>Wilmington, DE 19886-5222</b>                         |                                      |   | <b>Representing:</b><br><b>Bank of America Home Loans</b>   |  |  |                                      | <b>Notice Only</b>   |  |
| Value \$   |                                      |   |   |  |  |                                      |  |  |
| Subtotal<br>(Total of this page)   |                                      |   |   |  |  |                                      | <b>119,899.00</b>  | <b>14,199.00</b>   |

3 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)   | C<br>O<br>D<br>E<br>B<br>O<br>R<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|--------------------------------------|---|--|--|--------------------------------------|--|---------------------------------|
|  |                                      | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN  |  |  |                                      |  |                                 |
| Account No. <b>6732</b>  | J                                    | <b>2013</b>   |  |  |                                      |  |                                 |
| <b>Creditor #: 3</b><br><b>Cenlar</b><br><b>Attn: Managing Agent</b><br><b>Post Office Box 77404</b><br><b>Trenton, NJ 08628</b>                                     |                                      | <b>Deed of Trust</b><br><br><b>House &amp; Land: 2008 Graham Road</b><br><b>Fayetteville, NC 28304</b>  |  |  |                                      |  |                                 |
|  |                                      | Value \$ <b>214,800.00</b>  |  |  |                                      | <b>214,000.00</b>  | <b>0.00</b>                     |
| Account No.  |                                      | <b>Representing:</b><br><b>Cenlar</b>   |  |  |                                      | <b>Notice Only</b>   |                                 |
| <b>Cenlar</b><br><b>Attn: Managing Agent</b><br><b>Post Office Box 986</b><br><b>Newark, NJ 07184-0986</b>   |                                      | Value \$  |  |  |                                      |  |                                 |
| Account No.  | J                                    | <b>Real Property Taxes (included in escrow)</b><br><br><b>House &amp; Land: 2008 Graham Road</b><br><b>Fayetteville, NC 28304</b>   |  |  |                                      |  |                                 |
| <b>Creditor #: 4</b><br><b>Cumberland County Tax Collector***</b><br><b>Post Office Box 449</b><br><b>Fayetteville, NC 28302-0449</b>                                |                                      | Value \$ <b>214,800.00</b>  |  |  |                                      |  | <b>0.00</b>                     |
| Account No.  | W                                    | <b>Real Property Taxes (included in escrow)</b><br><br><b>Rental House &amp; Land: 6543 Sprucewood Road</b><br><b>Fayetteville, NC 28304</b><br><b>**Debtors to Surrender</b> |  |  |                                      |  |                                 |
| <b>Creditor #: 5</b><br><b>Cumberland County Tax Collector***</b><br><b>Post Office Box 449</b><br><b>Fayetteville, NC 28302-0449</b>                                |                                      | Value \$ <b>105,700.00</b>  |  |  |                                      |  | <b>0.00</b>                     |
| Account No. <b>0113</b>  | J                                    | <b>2009</b>   |  |  |                                      |  |                                 |
| <b>Creditor #: 6</b><br><b>Springleaf Financial Services</b><br><b>Attn: Managing Agent</b><br><b>2800 Raeford Road, Ste 7</b><br><b>Fayetteville, NC 28303-5465</b> |                                      | <b>Purchase Money Security Interest</b><br><br><b>Siding, Porch &amp; Deck</b>  |  |  |                                      |  |                                 |
|  |                                      | Value \$ <b>1,000.00</b>  |  |  |                                      | <b>13,318.00</b>   | <b>12,318.00</b>                |
| Subtotal   |                                      |   |  |  |                                      | <b>227,318.00</b>  | <b>12,318.00</b>                |
| (Total of this page)   |                                      |   |  |  |                                      |  |                                 |

Sheet **1** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)  | C<br>O<br>D<br>E<br>B<br>O<br>R<br>R | H<br>U<br>S<br>B<br>A<br>N<br>D,<br>W<br>I<br>F<br>E,<br>J<br>O<br>I<br>N<br>T,<br>O<br>R<br>C<br>O<br>M<br>M<br>U<br>N<br>I<br>T<br>Y | D<br>A<br>T<br>E<br>C<br>L<br>A<br>I<br>M<br>W<br>A<br>S<br>I<br>N<br>C<br>U<br>R<br>R<br>E<br>D,<br>N<br>A<br>T<br>U<br>R<br>E<br>O<br>F<br>L<br>I<br>E<br>N,<br>A<br>N<br>D<br>D<br>E<br>S<br>C<br>R<br>I<br>P<br>T<br>I<br>O<br>N<br>A<br>N<br>D<br>V<br>A<br>L<br>U<br>E<br>O<br>F<br>P<br>R<br>O<br>P<br>E<br>R<br>T<br>Y<br>S<br>U<br>B<br>J<br>E<br>C<br>T<br>T<br>O<br>L<br>I<br>E<br>N | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|---|--------------------------------------|--|---|--|--|--------------------------------------|--|---------------------------------|
| Account No.   |                                      |  |   |  |  |                                      |  |                                 |
| <b>Springleaf Financial Services<br/>Post Office Box 742536<br/>Cincinnati, OH 45274-2536</b>   |                                      |  | <b>Representing:<br/>Springleaf Financial Services</b>  |  |  |                                      | <b>Notice Only</b>   |                                 |
| Value \$  |                                      |  |   |  |  |                                      |  |                                 |
| Account No. <b>7021</b>   |                                      |  | <b>2009</b>   |  |  |                                      |  |                                 |
| <b>Creditor #: 7<br/>Springleaf Financial Services<br/>Attn: Managing Agent<br/>3109 North Main Street, Ste 103<br/>Hope Mills, NC 28348-2688</b> |                                      | <b>H</b>   | <b>Purchase Money Security Interest<br/><br/>2009 Above Ground Pool</b>   |  |  |                                      |  |                                 |
| Value \$  |                                      |  | <b>500.00</b>   |  |  |                                      | <b>12,942.00</b>   | <b>12,442.00</b>                |
| Account No.   |                                      |  |   |  |  |                                      |  |                                 |
| <b>Springleaf Financial Services<br/>Post Office Box 742536<br/>Cincinnati, OH 45274-2536</b>   |                                      |  | <b>Representing:<br/>Springleaf Financial Services</b>  |  |  |                                      | <b>Notice Only</b>   |                                 |
| Value \$  |                                      |  |   |  |  |                                      |  |                                 |
| Account No. <b>0152</b>   |                                      |  | <b>2013</b>   |  |  |                                      |  |                                 |
| <b>Creditor #: 8<br/>Volkswagen Credit<br/>Attn: Managing Agent<br/>Post Office Box 3<br/>Hillsboro, OR 97123-0003</b>                            |                                      | <b>J</b>   | <b>Purchase Money Security Interest<br/><br/>2012 Volkswagen Jetta SE (32,000 miles)<br/>Integon National Insurance-policy #<br/>2002099751-02</b>  |  |  |                                      |  |                                 |
| Value \$  |                                      |  | <b>8,340.00</b>   |  |  |                                      | <b>9,050.00</b>  | <b>710.00</b>                   |
| Account No.   |                                      |  |   |  |  |                                      |  |                                 |
| <b>Volkswagen Credit<br/>Attn: Managing Agent<br/>Post Office Box 7498<br/>Libertyville, IL 60048-7498</b>  |                                      |  | <b>Representing:<br/>Volkswagen Credit</b>  |  |  |                                      | <b>Notice Only</b>   |                                 |
| Value \$  |                                      |  |   |  |  |                                      |  |                                 |
| Subtotal  |                                      |  |   |  |  |                                      | <b>21,992.00</b>   | <b>13,152.00</b>                |
| (Total of this page)  |                                      |  |   |  |  |                                      |  |                                 |

Sheet **2** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

| CREDITOR'S NAME<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)                                     | C<br>O<br>D<br>E<br>B<br>O<br>R<br>R | H<br>W<br>J<br>C | Husband, Wife, Joint, or Community  | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF<br>CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION, IF<br>ANY |
|--|--------------------------------------|------------------|---|--|--|--------------------------------------|--|---------------------------------|
|  |                                      |                  | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND VALUE<br>OF PROPERTY<br>SUBJECT TO LIEN  |  |  |                                      |  |                                 |
| Account No. <b>8907</b>  |                                      |                  | <b>2011</b>   |  |  |                                      |  |                                 |
| <b>Creditor #: 9</b><br><b>Volkswagen Credit</b><br><b>Attn: Managing Agent</b><br><b>Post Office Box 3</b><br><b>Hillsboro, OR 97123-0003</b> |                                      | <b>J</b>         | <b>Purchase Money Security Interest</b><br><b>2011 Volkswagen Tiguan S (42,000</b><br><b>miles)</b><br><b>Integon National Insurance-policy #</b><br><b>2002099751-02</b> |  |  |                                      |  |                                 |
|  |                                      |                  | Value \$ <b>13,325.00</b>   |  |  |                                      | <b>14,294.00</b>   | <b>969.00</b>                   |
| Account No.  |                                      |                  |   |  |  |                                      |  |                                 |
| <b>Volkswagen Credit</b><br><b>Attn: Managing Agent</b><br><b>Post Office Box 7498</b><br><b>Libertyville, IL 60048-7498</b>                   |                                      |                  | <b>Representing:</b><br><b>Volkswagen Credit</b>  |  |  |                                      | <b>Notice Only</b>   |                                 |
|  |                                      |                  | Value \$  |  |  |                                      |  |                                 |
| Account No.  |                                      |                  |   |  |  |                                      |  |                                 |
|  |                                      |                  |   |  |  |                                      |  |                                 |
|  |                                      |                  | Value \$  |  |  |                                      |  |                                 |
| Account No.  |                                      |                  |   |  |  |                                      |  |                                 |
|  |                                      |                  |   |  |  |                                      |  |                                 |
|  |                                      |                  | Value \$  |  |  |                                      |  |                                 |
| Account No.  |                                      |                  |   |  |  |                                      |  |                                 |
|  |                                      |                  |   |  |  |                                      |  |                                 |
|  |                                      |                  | Value \$  |  |  |                                      |  |                                 |

Sheet **3** of **3** continuation sheets attached to  
Schedule of Creditors Holding Secured ClaimsSubtotal  
(Total of this page)**14,294.00****969.00**Total  
(Report on Summary of Schedules)**383,503.00****40,638.00**

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### ☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### ☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### ☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### ☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### ☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### ☐ Deposits by individuals

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### ☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### ☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

#### ☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

#### ☒ Administrative Expenses

Administrative expenses allowed under 11 U.S.C. § 503(b), and any fees and charges assessed against the estate under chapter 123 of title 28 as provided in 11 U.S.C. 507(a)(2).

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/13) - Cont.

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)                                  | C<br>O<br>D<br>E<br>B<br>O<br>R<br>R | H<br>W<br>J<br>C | Husband, Wife, Joint, or Community | D<br>A<br>T<br>E<br>C<br>L<br>A<br>I<br>M<br>W<br>A<br>S<br>I<br>N<br>C<br>U<br>R<br>R<br>E<br>D<br>A<br>N<br>D<br>C<br>O<br>N<br>S<br>I<br>D<br>E<br>R<br>A<br>T<br>I<br>O<br>N<br>F<br>O<br>R<br>C<br>L<br>A<br>I<br>M | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT<br>OF CLAIM | AMOUNT NOT<br>ENTITLED TO<br>PRIORITY, IF ANY |
|--|--------------------------------------|------------------|------------------------------------|--|--|--|--------------------------------------|--------------------|---|
|  |                                      |                  |                                    |  |  |  |                                      |                    | AMOUNT<br>ENTITLED TO<br>PRIORITY             |
| Account No. <b>Multiple Accounts</b>   |                                      |                  |                                    | <b>2011-2013</b>   |  |  |                                      |                    |   |
| <b>Creditor #: 1</b><br><b>Internal Revenue Service (ED)**</b><br><b>Post Office Box 7346</b><br><b>Philadelphia, PA 19101-7346</b>          |                                      | <b>J</b>         |                                    | <b>Federal Income Taxes</b>  |  |  |                                      |                    | <b>0.00</b>                                   |
|  |                                      |                  |                                    |  |  |  |                                      | <b>36,000.00</b>   | <b>36,000.00</b>                              |
| Account No.  |                                      |                  |                                    |  |  |  |                                      |                    |   |
| <b>The Honorable Eric Holder</b><br><b>U.S. Department of Justice</b><br><b>950 Pennsylvania Ave. NW</b><br><b>Washington, DC 20530-0001</b> |                                      |                  |                                    | <b>Representing:</b><br><b>Internal Revenue Service (ED)**</b>   |  |  |                                      | <b>Notice Only</b> |   |
| Account No.  |                                      |                  |                                    |  |  |  |                                      |                    |   |
| <b>US Attorney's Office (ED)**</b><br><b>310 New Bern Avenue</b><br><b>Suite 800, Federal Building</b><br><b>Raleigh, NC 27601-1461</b>      |                                      |                  |                                    | <b>Representing:</b><br><b>Internal Revenue Service (ED)**</b>   |  |  |                                      | <b>Notice Only</b> |   |
| Account No.  |                                      |                  |                                    | <b>2014</b>  |  |  |                                      |                    |   |
| <b>Creditor #: 2</b><br><b>North Carolina Dept. of Revenue**</b><br><b>Post Office Box 1168</b><br><b>Raleigh, NC 27602-1168</b>             |                                      | <b>J</b>         |                                    | <b>Possible Obligation</b>   |  |  |                                      |                    | <b>0.00</b>                                   |
|  |                                      |                  |                                    |  |  |  |                                      | <b>0.00</b>        | <b>0.00</b>                                   |
| Account No.  |                                      |                  |                                    |  |  |  |                                      |                    |   |
| <b>NC Department of Justice</b><br><b>for NC Department of Revenue</b><br><b>Post Office Box 629</b><br><b>Raleigh, NC 27602-0629</b>        |                                      |                  |                                    | <b>Representing:</b><br><b>North Carolina Dept. of Revenue**</b>   |  |  |                                      | <b>Notice Only</b> |   |
| Subtotal   |                                      |                  |                                    |  |  |  |                                      |                    | <b>0.00</b>                                   |
| (Total of this page)   |                                      |                  |                                    |  |  |  |                                      | <b>36,000.00</b>   | <b>36,000.00</b>                              |

Sheet **1** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/13) - Cont.

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

**Administrative Expenses**

## TYPE OF PRIORITY

| CREDITOR'S NAME,<br>AND MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.) | C<br>O<br>D<br>E<br>B<br>O<br>R<br>R | H<br>W<br>J<br>C | Husband, Wife, Joint, or Community<br><br>DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT<br>OF CLAIM | AMOUNT NOT<br>ENTITLED TO<br>PRIORITY, IF ANY |
|---|--------------------------------------|------------------|--|--|--|--------------------------------------|--------------------|---|
|   |                                      |                  |  |  |  |                                      |                    | AMOUNT<br>ENTITLED TO<br>PRIORITY             |
| Account No.   |                                      |                  | 2014   |  |  |                                      |                    |   |
| Creditor #: 3<br>Law Offices of John T. Orcutt<br>6616-203 Six Forks Road<br>Raleigh, NC 27615              |                                      | J                | Attorney Fees  |  |  |                                      |                    | 0.00  |
|   |                                      |                  |  |  |  |                                      | 3,700.00           | 3,700.00                                      |
| Account No.   |                                      |                  | 2014   |  |  |                                      |                    |   |
| Creditor #: 4<br>Law Offices of John T. Orcutt<br>6616-203 Six Forks Road<br>Raleigh, NC 27615              |                                      | J                | Advanced Filing Fee & Miscellaneous<br>Expenses  |  |  |                                      |                    | 0.00  |
|   |                                      |                  |  |  |  |                                      | 364.00             | 364.00  |
| Account No.   |                                      |                  |  |  |  |                                      |                    |   |
|   |                                      |                  |  |  |  |                                      |                    |   |
| Account No.   |                                      |                  |  |  |  |                                      |                    |   |
|   |                                      |                  |  |  |  |                                      |                    |   |
| Account No.   |                                      |                  |  |  |  |                                      |                    |   |
|   |                                      |                  |  |  |  |                                      |                    |   |
| Subtotal  |                                      |                  |  |  |  |                                      |                    | 0.00  |
| (Total of this page)  |                                      |                  |  |  |  |                                      | 4,064.00           | 4,064.00                                      |
| Total   |                                      |                  |  |  |  |                                      |                    | 0.00  |
| (Report on Summary of Schedules)  |                                      |                  |  |  |  |                                      | 40,064.00          | 40,064.00                                     |

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6F (Official Form 6F) (12/07)

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)   | C<br>O<br>D<br>E<br>B<br>T<br>O<br>R | Husband, Wife, Joint, or Community | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM  |
|---|--------------------------------------|------------------------------------|--|--|--------------------------------------|------------------|
|   |                                      | H<br>W<br>J<br>C                   |  |  |                                      |                  |
| Account No.<br><b>Creditor #: 1</b><br><b>IMPORTANT NOTICE:</b><br><b>See notice re: creditor claims set forth on Schedule A</b>  |                                      | -                                  |  |  |                                      | <b>0.00</b>      |
| Account No.<br><b>Creditor #: 2</b><br><b>Aqua 26611</b><br><b>c/o ARC</b><br><b>2915 Professional Parkway</b><br><b>Augusta, GA 30907-3540</b>                             |                                      | <b>W</b>                           |  |  |                                      | <b>42.00</b>     |
| Account No.<br><b>Creditor #: 3</b><br><b>GMAC</b><br><b>c/o First Point Collections</b><br><b>Post Office Box 26140</b><br><b>Greensboro, NC 27402-6140</b>                |                                      | <b>W</b>                           |  |  |                                      | <b>60.00</b>     |
| Account No. <b>Multiple Accounts</b><br><b>Creditor #: 4</b><br><b>Internal Revenue Service (ED)**</b><br><b>Post Office Box 7346</b><br><b>Philadelphia, PA 19101-7346</b> |                                      | <b>J</b>                           |  |  |                                      | <b>17,000.00</b> |
| Subtotal<br>(Total of this page)  |                                      |                                    |  |  |                                      | <b>17,102.00</b> |

1 continuation sheets attached



B6F (Official Form 6F) (12/07) - Cont.

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions above.)                     | C<br>O<br>D<br>E<br>B<br>O<br>R | Husband, Wife, Joint, or Community | C<br>O<br>N<br>T<br>I<br>N<br>G<br>E<br>N<br>T           | U<br>N<br>L<br>I<br>Q<br>U<br>I<br>D<br>A<br>T<br>E<br>D | D<br>I<br>S<br>P<br>U<br>T<br>E<br>D | AMOUNT OF CLAIM    |
|---|---------------------------------|------------------------------------|--|--|--------------------------------------|--------------------|
|   |                                 | H<br>W<br>J<br>C                   |  |  |                                      |                    |
| Account No.   |                                 |                                    |  |  |                                      |                    |
| <b>The Honorable Eric Holder<br/>U.S. Department of Justice<br/>950 Pennsylvania Ave. NW<br/>Washington, DC 20530-0001</b>        |                                 |                                    | <b>Representing:<br/>Internal Revenue Service (ED)**</b> |  |                                      | <b>Notice Only</b> |
| Account No.   |                                 |                                    |  |  |                                      |                    |
| <b>US Attorney's Office (ED)**<br/>310 New Bern Avenue<br/>Suite 800, Federal Building<br/>Raleigh, NC 27601-1461</b>             |                                 |                                    | <b>Representing:<br/>Internal Revenue Service (ED)**</b> |  |                                      | <b>Notice Only</b> |
| Account No.   |                                 |                                    |  |  |                                      |                    |
| <b>Creditor #: 5<br/>Veterans Administration (ED)**<br/>Regional Office<br/>251 North Main Street<br/>Winston-Salem, NC 27155</b> |                                 | <b>J</b>                           | <b>2014<br/>Possible Obligation</b>                      |  |                                      | <b>0.00</b>        |
| Account No.   |                                 |                                    |  |  |                                      |                    |
| <b>US Attorney's Office (ED)**<br/>310 New Bern Avenue<br/>Suite 800, Federal Building<br/>Raleigh, NC 27601-1461</b>             |                                 |                                    | <b>Representing:<br/>Veterans Administration (ED)**</b>  |  |                                      | <b>Notice Only</b> |
| Account No.   |                                 |                                    |  |  |                                      |                    |
|   |                                 |                                    |  |  |                                      |                    |
| Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of<br>Creditors Holding Unsecured Nonpriority Claims                   |                                 |                                    |  |  |                                      | <b>0.00</b>        |
| Subtotal<br>(Total of this page)  |                                 |                                    |  |  |                                      | <b>0.00</b>        |
| Total<br>(Report on Summary of Schedules)   |                                 |                                    |  |  |                                      | <b>17,102.00</b>   |

B6G (Official Form 6G) (12/07)

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

0

\_\_\_\_\_ continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

B6H (Official Form 6H) (12/07)

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

\_\_\_\_ continuation sheets attached to Schedule of Codebtors

Fill in this information to identify your case:

Debtor 1 Arthur Raymond Emerson

Debtor 2 Roswitha Buttner Emerson  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA (NC EXEMPTIONS)

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

## Official Form B 61

## Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

- ☒ Employed  
☐ Not employed

**Occupation**Self Employed**Employer's name****Employer's address****How long employed there?****Debtor 2 or non-filing spouse**

- ☐ Employed  
☒ Not employed

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

|   | For Debtor 1       | For Debtor 2 or non-filing spouse |
|---|--------------------|-----------------------------------|
| 2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be. | 2. \$ <u>0.00</u>  | \$ <u>0.00</u>                    |
| 3. <b>Estimate and list monthly overtime pay.</b>   | 3. +\$ <u>0.00</u> | +\$ <u>0.00</u>                   |
| 4. <b>Calculate gross income.</b> Add line 2 + line 3.  | 4. \$ <u>0.00</u>  | \$ <u>0.00</u>                    |

Debtor 1 **Arthur Raymond Emerson**  
 Debtor 2 **Roswitha Buttner Emerson**

Case number (if known) \_\_\_\_\_

|  | For Debtor 1                                | For Debtor 2 or non-filing spouse          |
|--|---|--|
| Copy line 4 here   | 4. \$ 0.00                                  | \$ 0.00                                    |
| <b>5. List all payroll deductions:</b>   |   |  |
| 5a. Tax, Medicare, and Social Security deductions  | 5a. \$ 0.00                                 | \$ 0.00                                    |
| 5b. Mandatory contributions for retirement plans   | 5b. \$ 0.00                                 | \$ 0.00                                    |
| 5c. Voluntary contributions for retirement plans   | 5c. \$ 0.00                                 | \$ 0.00                                    |
| 5d. Required repayments of retirement fund loans   | 5d. \$ 0.00                                 | \$ 0.00                                    |
| 5e. Insurance  | 5e. \$ 0.00                                 | \$ 0.00                                    |
| 5f. Domestic support obligations   | 5f. \$ 0.00                                 | \$ 0.00                                    |
| 5g. Union dues   | 5g. \$ 0.00                                 | \$ 0.00                                    |
| 5h. Other deductions. Specify: _____   | 5h.+ \$ 0.00                                | + \$ 0.00                                  |
| <b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.   | 6. \$ 0.00                                  | \$ 0.00                                    |
| <b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.  | 7. \$ 0.00                                  | \$ 0.00                                    |
| <b>8. List all other income regularly received:</b>  |   |  |
| 8a. Net income from rental property and from operating a business, profession, or farm<br>Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  | 8a. \$ 2,657.00                             | \$ 0.00                                    |
| 8b. Interest and dividends   | 8b. \$ 0.00                                 | \$ 0.00                                    |
| 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive<br>Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  | 8c. \$ 0.00                                 | \$ 0.00                                    |
| 8d. Unemployment compensation  | 8d. \$ 0.00                                 | \$ 0.00                                    |
| 8e. Social Security  | 8e. \$ 0.00                                 | \$ 0.00                                    |
| 8f. Other government assistance that you regularly receive<br>Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.<br>Specify: <u>Social Security for Son</u>  | 8f. \$ 0.00                                 | \$ 500.00                                  |
| <u>Social Security (after \$104.90 insurance)</u>  | \$ 0.00                                     | \$ 717.00                                  |
| 8g. Pension or retirement income   | 8g. \$ 0.00                                 | \$ 0.00                                    |
| 8h. Other monthly income. Specify: <u>Military Retirement (after taxes &amp; insurance)</u>  | 8h.+ \$ 1,217.00                            | + \$ 0.00                                  |
| <b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.   | 9. \$ 3,874.00                              | \$ 1,217.00                                |
| <b>10. Calculate monthly income.</b> Add line 7 + line 9.<br>Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.  | 10. \$ 3,874.00 + \$ 1,217.00 = \$ 5,091.00 |  |
| <b>11. State all other regular contributions to the expenses that you list in Schedule J.</b><br>Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.<br>Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.<br>Specify: _____ |   | 11. +\$ 0.00                               |
| <b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies   |   | 12. \$ 5,091.00<br>Combined monthly income |
| <b>13. Do you expect an increase or decrease within the year after you file this form?</b>   |   |  |
| <input checked="" type="checkbox"/> No.  |   |  |
| <input type="checkbox"/> Yes. Explain: <u>None</u>   |   |  |

Fill in this information to identify your case:

Debtor 1 Arthur Raymond Emerson

Debtor 2 Roswitha Buttner Emerson  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NORTH CAROLINA  
(NC EXEMPTIONS)

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

## Official Form B 6J

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?** ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?** ☒ No ☐ Yes**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

**4. The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.4. \$ 0.00

If not included in line 4:

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses
- 4d. Homeowner's association or condominium dues

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 50.00

4d. \$ 0.00

**5. Additional mortgage payments for your residence,** such as home equity loans5. \$ 0.00

Debtor 1 **Arthur Raymond Emerson**  
 Debtor 2 **Roswitha Buttner Emerson**

Case number (if known) \_\_\_\_\_

|  |          |                 |
|--|----------|-----------------|
| <b>6. Utilities:</b>   |          |                 |
| 6a. Electricity, heat, natural gas   | 6a. \$   | <u>242.00</u>   |
| 6b. Water, sewer, garbage collection   | 6b. \$   | <u>0.00</u>     |
| 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c. \$   | <u>0.00</u>     |
| 6d. Other. Specify: <u>Cell Phone</u>  | 6d. \$   | <u>90.00</u>    |
| <u>Cable/Phone/Internet</u>  | \$       | <u>150.00</u>   |
| <b>7. Food and housekeeping supplies</b>   | 7. \$    | <u>600.00</u>   |
| <b>8. Childcare and children's education costs</b>   | 8. \$    | <u>0.00</u>     |
| <b>9. Clothing, laundry, and dry cleaning</b>  | 9. \$    | <u>100.00</u>   |
| <b>10. Personal care products and services</b>   | 10. \$   | <u>0.00</u>     |
| <b>11. Medical and dental expenses</b>   | 11. \$   | <u>100.00</u>   |
| <b>12. Transportation.</b> Include gas, maintenance, bus or train fare.<br>Do not include car payments.  | 12. \$   | <u>300.00</u>   |
| <b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>  | 13. \$   | <u>100.00</u>   |
| <b>14. Charitable contributions and religious donations</b>  | 14. \$   | <u>0.00</u>     |
| <b>15. Insurance.</b><br>Do not include insurance deducted from your pay or included in lines 4 or 20.   |          |                 |
| 15a. Life insurance  | 15a. \$  | <u>0.00</u>     |
| 15b. Health insurance  | 15b. \$  | <u>0.00</u>     |
| 15c. Vehicle insurance   | 15c. \$  | <u>180.00</u>   |
| 15d. Other insurance. Specify: _____   | 15d. \$  | <u>0.00</u>     |
| <b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: <u>Personal Property Taxes</u>   |          |                 |
| Specify: <u>Estimated Underwithholding Taxes (self employment)</u>   | 16. \$   | <u>30.00</u>    |
|  | \$       | <u>350.00</u>   |
| <b>17. Installment or lease payments:</b>  |          |                 |
| 17a. Car payments for Vehicle 1  | 17a. \$  | <u>0.00</u>     |
| 17b. Car payments for Vehicle 2  | 17b. \$  | <u>0.00</u>     |
| 17c. Other. Specify: _____   | 17c. \$  | <u>0.00</u>     |
| 17d. Other. Specify: _____   | 17d. \$  | <u>0.00</u>     |
| <b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).</b>   |          |                 |
| 18. \$   |          | <u>0.00</u>     |
| <b>19. Other payments you make to support others who do not live with you.</b>   |          |                 |
| 19. \$   |          | <u>0.00</u>     |
| <b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>   |          |                 |
| 20a. Mortgages on other property   | 20a. \$  | <u>0.00</u>     |
| 20b. Real estate taxes   | 20b. \$  | <u>0.00</u>     |
| 20c. Property, homeowner's, or renter's insurance  | 20c. \$  | <u>0.00</u>     |
| 20d. Maintenance, repair, and upkeep expenses  | 20d. \$  | <u>0.00</u>     |
| 20e. Homeowner's association or condominium dues   | 20e. \$  | <u>0.00</u>     |
| <b>21. Other:</b> Specify: <u>Emergency/Miscellaneous</u>  | 21. +\$  | <u>100.00</u>   |
| <b>Chapter 13 Plan Payment</b>   | +\$      | <u>2,699.00</u> |
| <b>22. Your monthly expenses.</b> Add lines 4 through 21.<br>The result is your monthly expenses.  | 22. \$   | <u>5,091.00</u> |
| <b>23. Calculate your monthly net income.</b>  |          |                 |
| 23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.   | 23a. \$  | <u>5,091.00</u> |
| 23b. Copy your monthly expenses from line 22 above.  | 23b. -\$ | <u>5,091.00</u> |
| 23c. Subtract your monthly expenses from your monthly income.<br>The result is your <i>monthly net income</i> .  | 23c. \$  | <u>0.00</u>     |
| <b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b><br>For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? |          |                 |
| <input checked="" type="checkbox"/> No.  |          |                 |
| <input type="checkbox"/> Yes. <u>None</u>  |          |                 |
| Explain: _____   |          |                 |

B6 Summary (Official Form 6 - Summary) (12/14)

**United States Bankruptcy Court**  
**Eastern District of North Carolina (NC Exemptions)**

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Debtors

Case No. \_\_\_\_\_

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

| NAME OF SCHEDULE   | ATTACHED<br>(YES/NO) | NO. OF<br>SHEETS | ASSETS            | LIABILITIES       | OTHER           |
|--|----------------------|------------------|-------------------|-------------------|-----------------|
| A - Real Property  | <b>Yes</b>           | <b>1</b>         | <b>320,500.00</b> |                   |                 |
| B - Personal Property  | <b>Yes</b>           | <b>13</b>        | <b>27,655.00</b>  |                   |                 |
| C - Property Claimed as Exempt   | <b>No</b>            | <b>0</b>         |                   |                   |                 |
| D - Creditors Holding Secured Claims   | <b>Yes</b>           | <b>4</b>         |                   | <b>383,503.00</b> |                 |
| E - Creditors Holding Unsecured<br>Priority Claims (Total of Claims on Schedule E) | <b>Yes</b>           | <b>3</b>         |                   | <b>40,064.00</b>  |                 |
| F - Creditors Holding Unsecured<br>Nonpriority Claims                              | <b>Yes</b>           | <b>2</b>         |                   | <b>17,102.00</b>  |                 |
| G - Executory Contracts and<br>Unexpired Leases                                    | <b>Yes</b>           | <b>1</b>         |                   |                   |                 |
| H - Codebtors  | <b>Yes</b>           | <b>1</b>         |                   |                   |                 |
| I - Current Income of Individual<br>Debtor(s)                                      | <b>Yes</b>           | <b>2</b>         |                   |                   | <b>5,091.00</b> |
| J - Current Expenditures of Individual<br>Debtor(s)                                | <b>Yes</b>           | <b>2</b>         |                   |                   | <b>5,091.00</b> |
| Total Number of Sheets of ALL Schedules  |                      | <b>29</b>        |                   |                   |                 |
| Total Assets   |                      |                  | <b>348,155.00</b> |                   |                 |
| Total Liabilities  |                      |                  |                   | <b>440,669.00</b> |                 |



B 6 Summary (Official Form 6 - Summary) (12/14)

**United States Bankruptcy Court**  
**Eastern District of North Carolina (NC Exemptions)**

In re **Arthur Raymond Emerson,  
Roswitha Buttner Emerson**

Debtors

Case No. \_\_\_\_\_

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

| Type of Liability   | Amount           |
|---|------------------|
| Domestic Support Obligations (from Schedule E)  | <b>0.00</b>      |
| Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)  | <b>36,000.00</b> |
| Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed) | <b>0.00</b>      |
| Student Loan Obligations (from Schedule F)  | <b>0.00</b>      |
| Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E                   | <b>0.00</b>      |
| Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)                           | <b>0.00</b>      |
| TOTAL   | <b>36,000.00</b> |

**State the following:**

|   |                 |
|---|-----------------|
| Average Income (from Schedule I, Line 12)   | <b>5,091.00</b> |
| Average Expenses (from Schedule J, Line 22)   | <b>5,091.00</b> |
| Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14 ) | <b>4,136.00</b> |

**State the following:**

|  |                  |                  |
|--|------------------|------------------|
| 1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column               |                  | <b>40,638.00</b> |
| 2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column             | <b>40,064.00</b> |                  |
| 3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column |                  | <b>0.00</b>      |
| 4. Total from Schedule F   |                  | <b>17,102.00</b> |
| 5. Total of non-priority unsecured debt (sum of 1, 3, and 4)               |                  | <b>57,740.00</b> |

B6 Declaration (Official Form 6 - Declaration). (12/07)

**United States Bankruptcy Court**  
**Eastern District of North Carolina (NC Exemptions)**

In re **Arthur Raymond Emerson**  
**Roswitha Buttner Emerson**

Debtor(s)

Case No.

Chapter

**13**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **December 15, 2014**

Signature **/s/ Arthur Raymond Emerson**

**Arthur Raymond Emerson**

Debtor

Date **December 15, 2014**

Signature **/s/ Roswitha Buttner Emerson**

**Roswitha Buttner Emerson**

Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court**  
**Eastern District of North Carolina (NC Exemptions)**

In re **Arthur Raymond Emerson**  
**Roswitha Buttner Emerson**

Debtor(s)

Case No.

Chapter **13**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|   |    |                 |
|---|----|-----------------|
| For legal services, I have agreed to accept .....           | \$ | <b>3,700.00</b> |
| Prior to the filing of this statement I have received ..... | \$ | <b>0.00</b>     |
| Balance Due .....   | \$ | <b>3,700.00</b> |

2. \$ **310.00** of the filing fee has been paid.
3. The source of the compensation paid to me was:  
☒ Debtor ☐ Other (specify):
4. The source of compensation to be paid to me is:  
☒ Debtor ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - [Other provisions as needed]
- Exemption planning, Means Test planning, and other items if specifically included in attorney/client fee contract or required by Bankruptcy Court local rule.**
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:  
**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding, and any other items excluded in attorney/client fee contract or excluded by Bankruptcy Court local rule.**

**Fee also collected, where applicable, include such things as: Pacer access: \$10 per case, Credit Reports: \$10 each, Judgment Search: \$10 each, Credit Counseling Certification: Usually \$34 per case, Financial Management Class Certification: Usually \$8 each, Use of computers for Credit Counseling briefing or Financial Management Class: \$10 per session, or paralegal typing assistance regarding credit counseling briefing: \$75 per session.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **December 15, 2014**

**/s/ for John T. Orcutt**  
**for John T. Orcutt #10212**  
**The Law Offices of John T. Orcutt, PC**  
**6616-203 Six Forks Road**  
**Raleigh, NC 27615**  
**(919) 847-9750 Fax: (919) 847-3439**  
**postlegal@johnorcutt.com**

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA (NC EXEMPTIONS)  
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

**Bankruptcy Code.**

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**Eastern District of North Carolina (NC Exemptions)**

In re Arthur Raymond Emerson  
Roswitha Buttner Emerson

Debtor(s)

Case No.

Chapter

13

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

for John T. Orcutt #10212

Printed Name of Attorney

Address:

**6616-203 Six Forks Road**

**Raleigh, NC 27615**

**(919) 847-9750**

**postlegal@johnorcutt.com**

X /s/ for John T. Orcutt

Signature of Attorney

December 15, 2014

Date

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Arthur Raymond Emerson  
Roswitha Buttner Emerson

Printed Name(s) of Debtor(s)

X /s/ Arthur Raymond Emerson

Signature of Debtor

December 15, 2014

Date

Case No. (if known) \_\_\_\_\_

X /s/ Roswitha Buttner Emerson

Signature of Joint Debtor (if any)

December 15, 2014

Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

## Fill in this information to identify your case:

Debtor 1 Arthur Raymond Emerson

Debtor 2 Roswitha Buttner Emerson  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of North Carolina (NC Exemptions)

Case number (if known) \_\_\_\_\_

## Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3)
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3)
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

## Official Form 22C-1

## Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

12/14

as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

## Part 1: Calculate Your Average Monthly Income

## 1. What is your marital and filing status? Check one only.

☐ Not married. Fill out Column A, lines 2-11.☒ Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

|  | Column A<br>Debtor 1     | Column B<br>Debtor 2 or<br>non-filing spouse |
|--|--------------------------|--|
| 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).   | \$ 0.00                  | \$ 0.00                                      |
| 3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.   | \$ 0.00                  | \$ 0.00                                      |
| 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3. | \$ 0.00                  | \$ 0.00                                      |
| 5. Net income from operating a business, profession, or farm   |                          |  |
| Gross receipts (before all deductions)   | \$ 4,000.00              |  |
| Ordinary and necessary operating expenses  | -\$ 1,343.00             |  |
| Net monthly income from a business, profession, or farm  | \$ 2,657.00              |  |
|  | Copy here -> \$ 2,657.00 | \$ 0.00                                      |
| 6. Net income from rental and other real property  |                          |  |
| Gross receipts (before all deductions)   | \$ 791.67                |  |
| Ordinary and necessary operating expenses  | -\$ 1,013.33             |  |
| Net monthly income from rental or other real property  | \$ 0.00                  |  |
|  | Copy here -> \$ 0.00     | \$ 0.00                                      |

Debtor 1  
Debtor 2**Arthur Raymond Emerson**  
**Roswitha Buttner Emerson**

Case number (if known)

**7. Interest, dividends, and royalties****Column A**  
**Debtor 1****Column B**  
**Debtor 2 or**  
**non-filing spouse**\$ **0.00**\$ **0.00****8. Unemployment compensation**\$ **0.00**\$ **0.00**

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \$ **0.00**For your spouse \$ **0.00****9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.\$ **1,479.00**\$ **0.00****10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.10a. \$ **0.00**\$ **0.00**10b. \$ **0.00**\$ **0.00**

10c. Total amounts from separate pages, if any.

+ \$ **0.00**\$ **0.00****11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.\$ **4,136.00**+ \$ **0.00**= \$ **4,136.00**Total average  
monthly income**Part 2: Determine How to Measure Your Deductions from Income****12. Copy your total average monthly income from line 11.** \$ **4,136.00****13. Calculate the marital adjustment.** Check one:

- ☐ You are not married. Fill in \$0 on line 3d.
- ☒ You are married and your spouse is filing with you. Fill in 0 in line 13d.
- ☐ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

In line 13a-c, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 on line 13d.

13a. \$

13b. \$

13c. +\$

13d. Total \$ **0.00**Copy here=> 13d. - **0.00****14. Your current monthly income.** Subtract line 13d from line 12.14. \$ **4,136.00****15. Calculate your current monthly income for the year.** Follow these steps:

15a. Copy line 14 here=&gt;

15a. \$ **4,136.00**

Multiply line 15a by 12 (the number of months in a year)

x 12

15b. The result is your current monthly income for the year for this part of the form

15b. \$ **49,632.00**



Debtor 1  
Debtor 2**Arthur Raymond Emerson**  
**Roswitha Buttner Emerson**

Case number (if known)

**16. Calculate the median family income that applies to you.** Follow these steps:

16a. Fill in the state in which you live.

NC

16b. Fill in the number of people in your household.

3

16c. Fill in the median family income for your state and size of household.

16c. \$ 56,782.00

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out *Calculation of Disposable Income* (Official Form 22C-2).17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Disposable Income (Official Form 22C-2).** On line 39 of that form, copy your current monthly income from line 14 above.**Part 3: Calculate Your Commitment Period Under 11 U.S.C. §1325(b)(4)**18. Copy your total average monthly income from line 11. 18. \$ 4,136.0019. **Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13d.

If the marital adjustment does not apply, fill in 0 on line 19a.

19a. -\$ 0.00**Subtract line 19a from line 18.**19b. \$ 4,136.00**20. Calculate your current monthly income for the year.** Follow these steps:

20a. Copy line 19b here

20a. \$ 4,136.00

Multiply by 12 (the number of months in a year).

**x 12**

20b. The result is current monthly income for the year for this part of the form

20b. \$ 49,632.00

20c. Copy the median family income for your state and size of household from line 16c

\$ 56,782.00**21. How do the lines compare?**☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Debtor 1  
Debtor 2**Arthur Raymond Emerson**  
**Roswitha Buttner Emerson**

Case number (if known) \_\_\_\_\_

**Part 4: Sign Below**

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X /s/ Arthur Raymond Emerson****Arthur Raymond Emerson**

Signature of Debtor 1

Date **December 15, 2014**

MM / DD / YYYY

**X /s/ Roswitha Buttner Emerson****Roswitha Buttner Emerson**

Signature of Debtor 2

Date **December 15, 2014**

MM / DD / YYYY

If you checked line 17a, do NOT fill out or file Form 22C-2.

If you checked line 17b, fill out Form 22C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

In re Arthur Raymond Emerson  
Roswitha Buttner Emerson Debtor(s) Case No. \_\_\_\_\_

**STATEMENT OF CURRENT MONTHLY INCOME AND MEANS TEST CALCULATION**

**Attachment A**

**Household consists of Debtor, Joint Debtor and disabled 36 year old son.**

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

Bank of America Home Loans  
Attn: Managing Agent  
Post Office Box 5170  
Simi Valley, CA 93062-5170

Springleaf Financial Services  
Post Office Box 742536  
Cincinnati, OH 45274-2536

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Bank of America Home Loans  
Attn: Managing Agent  
Post Office Box 15222  
Wilmington, DE 19886-5222

The Honorable Eric Holder  
U.S. Department of Justice  
950 Pennsylvania Ave. NW  
Washington, DC 20530-0001

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Cenlar  
Attn: Managing Agent  
Post Office Box 77404  
Trenton, NJ 08628

Veterans Administration (ED)\*\*  
Regional Office  
251 North Main Street  
Winston-Salem, NC 27155

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Cenlar  
Attn: Managing Agent  
Post Office Box 986  
Newark, NJ 07184-0986

Volkswagen Credit  
Attn: Managing Agent  
Post Office Box 3  
Hillsboro, OR 97123-0003

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Cumberland County Tax Collector\*\*\*  
Post Office Box 449  
Fayetteville, NC 28302-0449

Volkswagen Credit  
Attn: Managing Agent  
Post Office Box 7498  
Libertyville, IL 60048-7498

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

GMAC  
c/o First Point Collections  
Post Office Box 26140  
Greensboro, NC 27402-6140

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

NC Department of Justice  
for NC Department of Revenue  
Post Office Box 629  
Raleigh, NC 27602-0629

North Carolina Dept. of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Springleaf Financial Services  
Attn: Managing Agent  
2800 Raeford Road, Ste 7  
Fayetteville, NC 28303-5465

Aqua 26611  
c/o ARC  
2915 Professional Parkway  
Augusta, GA 30907-3540

Springleaf Financial Services  
Attn: Managing Agent  
3109 North Main Street, Ste 103  
Hope Mills, NC 28348-2688

**United States Bankruptcy Court  
Eastern District of North Carolina (NC Exemptions)**

|       |  |           |                     |           |
|-------|--|-----------|---------------------|-----------|
| In re | <b>Arthur Raymond Emerson<br/>Roswitha Buttner Emerson</b> | Debtor(s) | Case No.<br>Chapter | <b>13</b> |
|-------|--|-----------|---------------------|-----------|

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

|                                |   |
|--------------------------------|---|
| Date: <b>December 15, 2014</b> | <b>/s/ Arthur Raymond Emerson</b><br><b>Arthur Raymond Emerson</b><br>Signature of Debtor     |
| Date: <b>December 15, 2014</b> | <b>/s/ Roswitha Buttner Emerson</b><br><b>Roswitha Buttner Emerson</b><br>Signature of Debtor |